

Certificate Number: 16339-PAM-DE-032021626

Bankruptcy Case Number: 18-04709



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 11, 2018, at 8:35 o'clock PM EST, Sandra Stefansky completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 11, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor